CDCI ANNUAL USE OF CAPITAL SURVEY - 2010

NAME OF INSTITUTION
(Include Holding Company Where Applicable)

Brewery Credit Union

Point of Contact:	Jim Schrimpf	RSSD: (For Bank Holding Companies)	0
UST Sequence Number:	1428	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	1,096,000	FDIC Certificate Number: (For Depository Institutions)	
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	66637
Date Funded (first funding):	September 24, 2010	City:	Milwaukee
Date Repaid[1]:	N/A	State:	Wisconsin

[1]If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

[X] Increase lending or reduce lending less than otherwise would have occurred.

We have been able to keep our loan to share ratio over 100%

[X] To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).

Residential mortgage loans including rehab portfolio loans in our target market. We also were able to do some small business loans.

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☐ **Increase securities purchased (ABS, MBS, etc.).**

☐ **Make other investments.**

☐ **Increase reserves for non-performing assets.**

☒ **Reduce borrowings.**

We have had sufficient liquidity to continue our mission of providing reasonably priced loans to the community.

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☐ **Increase charge-offs.**

☐ **Purchase another financial institution or purchase assets from another financial institution.**

☐ **Held as non-leveraged increase to total capital.**

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What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

We have been able to avoid borrowing in order to fund our loan programs.

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What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

A number of the credit union's members – about 55% of whom come from modest and low-income designated zip codes – lost their jobs over the past two years and were struggling to make payments on their loans and mortgages with Brewery and other lenders. The credit union had been doing all it could to help them by modifying loan terms, for example. But the credit union felt it was hitting the wall in terms of how much help they could extend or for how long. The infusion of the CDCI capital will allow Brewery CU to continue to lend to its target market at competitive terms and rates.

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Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

The ability to keep lending to members of our community has helped a number of individuals purchase auto's so they can find a job not on the county bus line.